



National Credit Union Administration

Office of General Counsel

January 16, 2019

John Ricker, MuckRock News
DEPT MR 66937
Somerville, MA 02144-2516

Dear Mr. Ricker

This is the final response to the MuckRock News FOIA request to the National Credit Union Administration on January 4, 2019. MuckRock News requested NCUA records of 2018 statistics or reports of credit union CD rates. We had asked for your telephone number today to clarify the request but, in the meantime, our agency economists provided the following information enabling us to close out your request.

1. For credit union-level data:

The 5300 Call Report collects interest rates for share certificates (all maturities combined) using account 547 (acct_547). This field is released to the public in the quarterly call report microdata files: <https://www.ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data>. That acct_547 is available in the package's FS220A file. The most recent microdata available to the public is 2018q3. Data are stored in comma-delimited text files, which are easily uploaded by statistical software packages and Excel.

Credit Union Name: _____		Federal Charter/Certificate Number: _____											
STATEMENT OF FINANCIAL CONDITION AS OF: This page must be submitted by all credit unions.													
LIABILITIES:		A. < 1 Year	Acct Code	B1. 1- 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code				
1. Drives Against Lines of Credit		883A		883B1		883B2		883C					
2. Other Notes, Promissory Notes and Interest Payable		011A		011B1		011B2		011C					
3. Borrowing Repurchase Transactions		059A		058B1		058B2		058C					
4. Subordinated Debt		867A		867B1		867B2		867C					
5. Subordinated Debt included in Net Worth					925A1		925A2		925C				
TOTALS (each column):		866A		866B1		866B2		866C					
6. Non-Trading Derivative Liabilities, net									823C				
7. Accrued Dividends & Interest Payable on Shares & Deposits									823A				
8. Accounts Payable and Other Liabilities									823B				
SHARES/DEPOSITS:	Dividend Rate	Color	Number of Accounts	Acct Code	Acct Code	Acct Code	Acct Code	C. Total Amount	Acct Code				
1. Share Drafts	853	452		902A		902B		902C					
11. Regular Shares	852	454		657A					857				
12. Money Market Shares	853	458		911A					911C				
13. Share Certificates	847	451		908A		908B1		908B2					
14. IRA/ESCGH Accounts	864	453		906A		906B1		906B2					
15. All Other Shares	865	456		636A		636B1		636B2					
16. TOTAL SHARES:	966			913A		913B1		913B2					
17. Nonmember Deposits	899	457		880A		880B1		880B2					
18. TOTAL SHARES AND DEPOSITS:	466			918A		918B1		918B2					
<i>Additional Share/Deposits (Included in the Shares/Deposits Listed Above):</i>													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Amount</th> <th style="width: 10%;">Acct</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>										Amount	Acct		
Amount	Acct												

2. For summary data:

NCUA also posts aggregate CU and bank rates for selected loan and depository products on a quarterly basis. See <https://www.ncua.gov/analysis/cuso-economic-data/credit-union-bank-rates>.

You may direct any questions about this response to me or other NCUA FOIA staff by telephone at 703-518-6540 or e-mail at FOIA@ncua.gov. You also have the right to seek assistance from the NCUA FOIA Public Liaison, available at the same phone number and e-mail address.

Sincerely,

Regina Metz
Senior Attorney Advisor